

105/39

Access DB# 55651**SEARCH REQUEST FORM****Scientific and Technical Information Center**

106

Requester's Full Name: Kelly Scaggs Examiner #: 73843 Date: 11/28/01
 Art Unit: 2164 Phone Number 305-0780 Serial Number: 09/470,051
 Mail Box and Bldg/Room Location: PK2 S40 Results Format Preferred (circle): PAPER DISK E-MAIL

If more than one search is submitted, please prioritize searches in order of need.

Please provide a detailed statement of the search topic, and describe as specifically as possible the subject matter to be searched. Include the elected species or structures, keywords, synonyms, acronyms, and registry numbers, and combine with the concept or utility of the invention. Define any terms that may have a special meaning. Give examples or relevant citations, authors, etc, if known. Please attach a copy of the cover sheet, pertinent claims, and abstract.

Title of Invention: Allawance Card or Account

Inventors (please provide full names): Michael J. Picciotto

Earliest Priority Filing Date: 11/15/2000

For Sequence Searches Only Please include all pertinent information (parent, child, divisional, or issued patent numbers) along with the appropriate serial number.

Please see attached claims 60 + 62

Basically, this is an account for an allowance. The parent (or third party) deposits an amount of cash into an account where the child may then have a "credit/debit" card to use ~~for~~ as they wish.

Thank you,

Kelly Scaggs

11-29-01 A09:12 IN

STAFF USE ONLY

Searcher: SEANNE MORRIGAN

Searcher Phone #: 305-5934

Searcher Location: CP2-2008

Date Searcher Picked Up: 12/4

Date Completed: 12/5/01

Searcher Prep & Review Time: 298

Clerical Prep Time: _____

Online Time: 67

Type of Search

NA Sequence (#) _____

AA Sequence (#) _____

Structure (#) _____

Bibliographic ✓

Litigation _____

Fulltext _____

Patent Family _____

Other _____

Vendors and cost where applicable

STN _____

Dialog ✓

Questel/Orbit _____

Dr.Link _____

Lexis/Nexis _____

Sequence Systems _____

WWW/Internet ✓

Other (specify) _____

December 5, 2001

TO: Kelly Scaggs, Art Unit 2164
FROM: Jeanne Horrigan, EIC-3700 *JH*
SUBJECT: Search Results for Serial #09/478051

Attached are the search results for "Allowance Card or Account," including results of an inventor search in foreign patent databases, and prior art searches in foreign patent databases and the recommended databases for class 705, subclass 39. In addition, I did a quick search on the World Wide Web.

For this search, I assumed that the prior art should describe an online method of setting up a credit or debit card account where one party puts money in the account and another charges purchases to the account. I found a lot of material that seemed to me to be relevant, including articles on three products: RocketCash, DoughNET, and iCanBuy. Although I did not limit the search to children/youth/teens as the users, this was where I found many of the results.

I tagged just a few items that seemed to me to be most relevant, and I **bolded** titles and passages that seemed particularly relevant to me. *However, I still suggest you review all of the results.*

I hope these results are useful. Please let me know if you would like me to expand or modify the search or if you have any questions.

*unreviewed
(unseen)
elect*

File 350:Derwent WPIX 1963-2001/UD,UM &UP=200170

File 344:CHINESE PATENTS ABS APR 1985-2001/Oct

File 347:JAPIO OCT 1976-2001/Aug(UPDATED 011203)

File 371:French Patents 1961-2001/BOPI 200147

Set Items Description

S1 3 AU="PICCIALLO M":AU="PICCIALLO M J"

File 348:EUROPEAN PATENTS 1978-2001/NOV W04

File 349:PCT FULLTEXT 1983-2001/UB=20011129,UT=20011122

Set Items Description

S1 2 AU="PICCIALLO MICHAEL J" [these are duplicates]

X/1 (Item 1 from file: 350)

DIALOG(R) File 350:Derwent WPIX

(c) 2001 Derwent Info Ltd. All rts. reserv.

012264772 **Image available**

WPI Acc No: 1999-070878/199906

Third party debit card - has output device to supply account holder with file of selected payee and payment amounts and uses input device to supply process instructions from account holder and recipient

Patent Assignee: PICCIALLO M J (PICC-I)

Inventor: PICCIALLO M J

Number of Countries: 026 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9858345	A2	19981223	WO 98US12361	A	19980612	199906 B
US 6044360	A	20000328	US 96585173	A	19960416	200023
			US 97876929	A	19970616	
EP 996921	A2	20000503	EP 98930211	A	19980612	200026
			WO 98US12361	A	19980612	
BR 9809106	A	20000801	BR 989106	A	19980612	200043
			WO 98US12361	A	19980612	

Priority Applications (No Type Date): US 97876929 A 19970616; US 96585173 A 19960416

Cited Patents: No-SR.Pub

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 9858345 A2 E 34 G06K-010/00

Designated States (National): BR CA IS JP NO TR US

Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

US 6044360 A G06F-016/15 CIP of application US 96585173

EP 996921 A2 E G06K-001/00 Based on patent WO 9858345

Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LI LU MC NL PT SE

BR 9809106 A G06K-005/00 Based on patent WO 9858345

Abstract (Basic): WO 9858345 A

A computer processor (12) is coupled to a data storage device (14) such as a memory device and in communication through a phone line (15) with at least 1 input device (16) through which fund transfer command instructions are received and through a phone line (17) with at least 1 output device (18) through which electronic fund transfers are executed. The system also includes an output device (20) for generating a file record containing information on electronic funds transferred to payees.

The system may be a local entirely self-contained internal network of input and output devices under the absolute control of the system operator or may be in communication with an external network of input and output devices,

such as banks, credit or ATM networks. An account holder can electronically transfer funds to a third party and then receive an accounting, while limits may be set on the amounts to be transferred.

USE - Transfer of periodic allowance payments by a holder from a pre-established account to a third party recipient

ADVANTAGE - Limiting how money may be spent and receiving of subsequent accounting

Dwg.1/2

Derwent Class: T03; T04; T05

International Patent Class (Main): G06F-016/15; G06K-001/00; G06K-005/00;
G06K-010/00

File 77:Conference Papers Index 1973-2001/Nov

File 35:Dissertation Abs Online 1861-2001/Nov

File 583:Gale Group Globalbase(TM) 1986-2001/Dec 04

File 65:Inside Conferences 1993-2001/Dec W1

File 2:INSPEC 1969-2001/Dec W1

File 233:Internet & Personal Comp. Abs. 1981-2001/Nov

File 473:FINANCIAL TIMES ABSTRACTS 1998-2001/APR 02

File 474:New York Times Abs 1969-2001/Dec 04

File 475:Wall Street Journal Abs 1973-2001/Dec 04

File 278:Microcomputer Software Guide 2001/Nov

File 256:SoftBase:Reviews,Companies&Prods. 85-2001/Nov

File 139:EconLit 1969-2001/Nov

Set Items Description

S1 270 (E OR ELECTRONIC) ()WALLET? ?

S2 28440 (ONLINE OR ELECTRONIC OR SPENDING OR CREDIT OR DEBIT OR SH-
OPPING) (2W) (ACCOUNT? ? OR CARD? ?)

S3 40 DEPOSIT? ?(2N)AUTOMATIC?

S4 1440336 COMPUTER???? OR ONLINE OR ELECTRONIC????(2N) FUNDS (N) TRANSFER????

S5 301583 THIRD() (PARTY OR PARTIES) OR TEEN? ? OR TEENAGER? OR CHILD
OR CHILDREN OR KID? ? OR ADOLESCENT? OR YOUTH

S6 450 S1:S2 AND S5

S7 0 S3 AND S6

S8 157 S4 AND S6

S9 2210 (COMPUTER???? OR ONLINE OR ELECTRONIC????) (2N) FUNDS (N)
TRANSFER????

S10 21 S9 AND S6

S11 21 RD (unique items)

S12 59 S6/2001

S13 374 S6 NOT S11:S12

S14 62 S13/2000

S15 312 S13 NOT S14

S16 302 RD (unique items)

S17 157 S1:S2/TI,DE AND S16

S18 60 S5/TI,DE AND S17

11/3,AB/13 (Item 11 from file: 256)

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.

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00120661 DOCUMENT TYPE: Review

PRODUCT NAMES: Millicent (626112); Mondex (781886); eCharge (769452);

Microsoft SmartCard Toolkit (781649); Blue Card (781878)

TITLE: Big Dreams For Tiny Money: New generation of start-ups tackles

Web...

AUTHOR: Essex, David

SOURCE: Computerworld, v33 n50 p66(1) Dec 13, 1999

ISSN: 0010-4841

HOMEPAGE: <http://www.computerworld.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

Compaq Computer's Millicent, Mondex International's Mondex, eCharge's eCharge, Microsoft's Microsoft SmartCard Toolkit, and American Express' Blue Card are available micropayment systems that allow users to make small payments via the Web. When such products fail to gain widespread use, it is usually because consumers are reluctant to adopt new payment methods, which results in unprofitability. In addition, **many micropayments of the past required e-wallets or e-purses, often on another site owned by a third-party**, and customers avoid such setups. In the real economy, says an expert, 12 percent of the gross dollar value in transactions is under \$20, which could translate to a \$12 billion dollar market in four years.

Micropayments in the past were always used to sell World Wide Web content, such as articles and research reports. Currently, micropayment use tends to be for music downloads from such sites as Liquid Audio and MP3.com, which sell downloaded songs for about a dollar. eCharge and MP3.com, for instance, collaborate to give customers \$25 to spend if an eCharge account is opened. Online games may soon be played on a per-play basis, and application providers, including Microsoft, may rent applications to be paid for in micropayment tender.

REVISION DATE: 20000215

11/3,AB/15 (Item 13 from file: 256)

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.

(c)2001 Info.Sources Inc. All rts. reserv.

00118267 DOCUMENT TYPE: Review

PRODUCT NAMES: Company - Cha Technologies Services Inc (868343)

TITLE: Cha Aims Big With Micropayments Service

AUTHOR: Anthes, Gary H

SOURCE: Computerworld, v33 n30 p63(1) Jul 26, 1999

ISSN: 0010-4841

HOMEPAGE: <http://www.computerworld.com>

RECORD TYPE: Review

REVIEW TYPE: Company

Cha Technologies Services, a provider of micropayments services, acts as a trusted third-party between online buyers and sellers. Credit cards can therefore be used economically for smaller, private, cash-type purchases. All services are outsourced, which eliminates the need for IT managers to install or maintain hardware or software for payment collections. Merchants are charged no setup initially, and transaction fees are from 5 percent to 20 percent. One user, a marketing services firm, links to 24 Web merchants and uses **Cha's 1ClickCharge Internet payment service**. The service handles small purchases of Web content that cost from pennies to about \$20. The product is designed to be extremely convenient for merchants and consumers. Consumers can purchase from a participating merchant with one mouse click, and are not required to enter identity or credit card information. Although earlier efforts to provide digital cash for small transactions have failed due to too much overhead, 1ClickCharge's outsourced model is a significant advantage. Still, acceptance of such service is slow, and Cha will only succeed if it convinces merchants that making proprietary content online is safe, and if buyers are sure their credit cards can be entrusted to a newcomer that will charge \$20 before any purchases are made.

REVISION DATE: 20010331

11/3,AB/16 (Item 14 from file: 256)
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
(c)2001 Info.Sources Inc. All rts. reserv.
00117961 DOCUMENT TYPE: Review
PRODUCT NAMES: ECML (840955)
TITLE: It's the Year Of the Wallet
AUTHOR: Barnett, Megan
SOURCE: Industry Standard, v2 n21 p30(1) Jul 5, 1999
ISSN: 1098-9196
HOMEPAGE: <http://www.thestandard.com>
RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating
ECML (Electronic Commerce Modeling Language), an e -wallet standard that has the support of Visa, MasterCard, American Express, Sun Microsystems, Microsoft, IBM, CyberCash, America Online, Beyond.com, Compaq, Omaha Steaks, Reel.com, and other vendors, operates with any Web-security software. ECML allows e -wallets to automatically send customer information into the payment forms of participating merchants. ECML, if it is used widely on merchant sites, will revamp the e -wallet software market by making one-click shopping a commodity. The broad-based adoption of the standard will also remove barriers to market entry. Wallet services from many providers, including banks, will increase, and independent, third -party wallet providers will have to invent services that go beyond one-click shopping in order to compete. An example on the cutting edge of the trend is Brodia.com, which helped develop ECML with IBM and Visa. Brodia's new service will provide more comprehensive remote control shopping, including an e -wallet that can process multiple credit - card numbers and shipping addresses; catalog a consumer's favorite online shopping locations; allow users to select incentives; and permit consumers to store receipts. Other vendors taking a similar, more competitive path include eWallet, Wells Fargo, and Hotmail's Arzoo.
REVISION DATE: 20011030

11/3,AB/17 (Item 15 from file: 256)
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
(c)2001 Info.Sources Inc. All rts. reserv.
00116702 DOCUMENT TYPE: Review
PRODUCT NAMES: PersonaValet (750093); iCanBuy (750107)
TITLE: Kiddie Kash: Shopping online: It's not just for grownups anymore
AUTHOR: Vesely, Rebecca
SOURCE: Business 2.0, p24(3) May 1999
ISSN: 1080-2681
HOMEPAGE: <http://www.business2.com>
RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating
A discussion of online shopping by children emphasizes the size of the increasing market, which last year (on- and off-line) was \$28 billion dollars for children between the ages of 5 and 14. Another \$126 billion in spending by parents was directly influenced by their children. About 9 percent of Americans under 18 years of age have a credit card, though the cards are in parents' names. The Federal Trade Commission has determined that of 212 World Wide Web sites that target children, 89 percent collected personal data from children, while less than a quarter

of these told children to get the permission of a parent before turning over such private information as e-mail addresses and specific information about finances and medical conditions. A solution to these problems is available in the iCanBuy e-wallet, an e-commerce product. With iCanBuy, parents fill out a form on the Web site with required ordering information. The parents stipulate an amount that can be spent (or donated) using a credit card based on yearly, one-time, monthly, or weekly purchases. Over 20 merchants take orders through iCanBuy, including American Eagle Outfitters, Rock.com, and DesignerOutlet. PrivaSeek provides PersonaValet, a personal information resource that is automatically added to an order form, while CyberCash is developing an e-wallet for children.

REVISION DATE: 20010331

11/3,AB/21 (Item 1 from file: 139)

DIALOG(R)File 139:EconLit

(c) 2001 American Economic Association. All rts. reserv.

240692

TITLE: The credit card industry: A history

AUTHOR(S): Mandell, Lewis

PUBLICATION INFORMATION: Twayne's Evolution of American Business Series:

Industries, Institutions, and Entrepreneurs, no. 4. Boston: Hall,

Twayne, PAGES: xxiv, 176

PUBLICATION DATE: 1990

ISBN: 0-8057-9810-2

DOCUMENT TYPE: Book

ABSTRACT INDICATOR: Abstract

ABSTRACT: Presents a comprehensive chronicle of the credit card. Provides a brief overview of the history of the credit card industry. Discusses the formation of Diners Club in 1949--the first third-party universal credit card. Reviews the early development of credit, the use of credit in the United States, and the introduction of credit cards. Describes the early years of the universal cards and the expansion of the bank cards. Discusses legal and operational problems accompanying the expansion of bank cards and explores the various tactics used in the pursuit of profitability. Details the histories of the retail, oil, and travel and entertainment cards. Discusses the impact of automatic teller machines and electronic funds transfer systems on the credit card industry. Reviews the changing face of the credit card itself. Mandell is Professor of Finance at the University of Connecticut. Bibliographic essay; selected bibliography; index.

18/7/27 (Item 4 from file: 474)

DIALOG(R)File 474:New York Times Abs

(c) 2001 The New York Times. All rts. reserv.

07706253 NYT Sequence Number: 008001990812

HOW TO SPEND AN ALLOWANCE WITHOUT LEAVING HOME

Slatalla, Michelle

New York Times, Col. 2, Pg. 1, Sec. G

Thursday August 12 1999

ABSTRACT:

Children are newest group to be pursued by E-commerce entrepreneurs; many new Web sites are encouraging children to buy from on-line retailers who sell items like clothing, toys, books, computer games and music; three new on-line shopping sites allow parents to set up children's accounts and either deposit minimum amount by charging it to credit card or establish credit line with spending limit; some psychologists and financial planners question wisdom of making it easier for children to spend money, while some parents claim on-line accounts teach children fiscal

discipline; on-line sites have practical appeal in relatively remote, mall-deprived regions of country; photos; chart (M)

18/7/52 (Item 1 from file: 475)
DIALOG(R) File 475:Wall Street Journal Abs
(c) 2001 The New York Times. All rts. reserv.
08024661 NYT Sequence Number: 000000990614
ONLINE: NEW WEB SITES LET KIDS SHOP, LIKE, WITHOUT CREDIT CARDS
QUICK, REBECCA
Wall Street Journal, Col. 3, Pg. 1, Sec. B
Monday June 14 1999

ABSTRACT:

Although teenagers accounted for \$141 billion in retail spending last year, teens and children have been largely excluded from electronic commerce, where almost all Web retailers require payment by credit cards; now, three sites allow parents to set up accounts their children can use to make online purchases at participating retailers; the sites are iCanBuy.com, DoughNET.com and RocketCash.com (M)

File 15:ABI/Inform(R) 1971-2001/Dec 04
File 9:Business & Industry(R) Jul/1994-2001/Dec 04
File 623:Business Week 1985-2001/Dec 04
File 810:Business Wire 1986-1999/Feb 28
File 275:Gale Group Computer DB(TM) 1983-2001/Dec 03
File 624:McGraw-Hill Publications 1985-2001/Dec 04
File 636:Gale Group Newsletter DB(TM) 1987-2001/Dec 04
File 621:Gale Group New Prod.Annou.(R) 1985-2001/Dec 04
File 813:PR Newswire 1987-1999/Apr 30
File 16:Gale Group PROMT(R) 1990-2001/Dec 04
File 160:Gale Group PROMT(R) 1972-1989
File 148:Gale Group Trade & Industry DB 1976-2001/Dec 04
File 20:World Reporter 1997-2001/Dec 05
File 634:San Jose Mercury Jun 1985-2001/Dec 04
File 608:KR/T Bus.News. 1992-2001/Dec 05
File 625:American Banker Publications 1981-2001/Dec 05
File 268:Banking Info Source 1981-2001/Nov W4
File 626:Bond Buyer Full Text 1981-2001/Dec 03
File 267:Finance & Banking Newsletters 2001/Dec 03

Set	Items	Description
S1	6325	(E OR ELECTRONIC) ()WALLET? ?
S2	5961476	ONLINE OR ELECTRONIC
S3	5133279	SPENDING OR CREDIT OR DEBIT OR SHOPPING
S4	5146574	ACCOUNT? ? OR CARD? ?
S5	3547	DEPOSIT(S)AUTOMATIC? ?
S6	9918916	COMPUTER OR COMPUTERIZED OR ONLINE OR ELECTRONIC
S7	73068	FUNDS(N) TRANSFER????
S8	799721	THIRD() (PARTY OR PARTIES)
S9	2999901	TEEN? ? OR TEENAGER? OR CHILD OR CHILDREN OR KID? ? OR ADO- LESCENT? OR YOUTH
S10	9299	S2()S3()S4
S11	15426	S1 OR S10
S12	39438	S6(2N)S7
S13	210	S8:S9 AND S11 AND S12
S14	2	S13 AND S5
S15	1	RD (unique items)
S16	31	S8:S9(S)S11 AND S12

S17 31 S16 NOT S14
S18 19 RD (unique items)
S19 1 (S9/TI,DE AND S13) NOT (S14 OR S17)
S20 4161427 SPENDING OR CREDIT OR DEBIT
S21 19343 S2()S20
S22 25396 S1 OR S21
S23 424 S9 (S) S22
S24 406 S23 NOT (S14 OR S17 OR S19)
S25 71 S24/2001
S26 4046109 PD=20000115:20000630
S27 3707128 PD=20000731:20001231
S28 217 S24 NOT S25:S27
S29 121 RD (unique items)
S30 376363 S22/TI,DE OR S9/TI,DE
S31 55 S29 AND S30
S32 55 Sort S31/ALL/PD,D

18/3,AB,K/2 (Item 2 from file: 15)

DIALOG(R) File 15:ABI/Inform(R)

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01958693 46714559

The Online challengers

Kuykendall, Lavonne

Credit Card Management v12n8 PP: 78-83 Nov 1999 ISSN: 0896-9329

JRNLD CODE: CCM

WORD COUNT: 2737

ABSTRACT: New technologies are creating alternatives to credit card payments on the Internet. Opinions differ as to whether any of them stand a serious chance of dethroning plastic as the Internet's transaction king. Early challengers have mostly been unsuccessful. CyberCash Inc., one of the original proponents of electronic cash for the Internet, created a stored-value account in which customers would load up monetary value and use it to make small purchases. The problem with this business model was that the Internet did not evolve into a pay-for-play environment. CyberCash has quietly dropped e-cash in favor of electronic wallets and other backend services, although the company says it will look at e-cash again if and when it looks viable. Qpass works with credit card companies to allow surfers to buy digital content online from partner Web sites. Qpass hopes it has positioned itself to provide small-payment processing, if and when it evolves, through the customer's credit card account. For now, Qpass has signed up only 20 merchants. ECharge Inc. plans to introduce a cardless Internet payment system called Net Account, which will offer credit or debit payments to consumers. ECharge's strategy is to offer powerful buy-in incentives to both consumer and merchant. On the consumer side, eChargeplans to offer powerful inducements to get customers to sign up: loyalty programs and cash bonuses. Visa USA's e-commerce division, eVisa, may be onto something other payment providers have missed: person-to-person payments, like those that occur between private parties on Internet auction sites.

...TEXT: hopes to get some mileage out of its benefits to consumers, including a built-in electronic wallet, and subaccounts-a way for employers or parents to enable and control employee or children 's spending...

32/3,AB/7 (Item 7 from file: 275)

DIALOG(R) File 275:Gale Group Computer DB(TM)

(c) 2001 The Gale Group. All rts. reserv.

02361646 SUPPLIER NUMBER: 58497742 (USE FORMAT 7 OR 9 FOR FULL TEXT)

E-Wallets: Safe Online Shopping for Kids. (Internet/Web/Online Service Information)

PC World, NA

Dec, 1999

ISSN: 0737-8939 LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 605 LINE COUNT: 00053

32/3,AB/10 (Item 10 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2001 Resp. DB Svcs. All rts. reserv.
02645505

Like, Let's Go To The E-Mall

(Online retailers want to court teens; 10 mil of the 11.1 mil teen Internet users represent less than 1% of total US Web spending;
Cybermoola creates prepaid card for teens)

Bank Technology News, v 12, n 12, p 44+

November 1999

DOCUMENT TYPE: Journal ISSN: 1060-3506 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 612

ABSTRACT:

According to the eRetail Report, by eMarketer (New York), although 10 mil of the 11. 1 mil teen Internet users will make online purchases in 1999, they represent less than 1% of the total US Web spending, as a group. Cybermoola Inc (San Francisco, CA) is a software developer that wants to tap into this. The company has developed a prepaid card that changes cash into online money, letting teenagers shop. This particular age group is Web-savvy, according to John Young, vice president of marketing at Cybermoola, however, they cannot make online purchases because they don't have credit cards. So far, the site, as of late-September 1999, had over 15,000 active accounts. As part of its efforts to promote the site, Cybermoola will give away \$3 mil in Cybermoola cards to prospective teenage shoppers. The article provides additional information on the new service.

32/3,AB/12 (Item 12 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01950645 45878365

Teen buyers now have new ways to pay online

King, Julia

Computerworld v33n43 PP:40 Oct 25, 1999 ISSN: 0010-4841 JRNL CODE: COW
WORD COUNT: 649

ABSTRACT: Cybermoola Inc. has introduced a prepaid shopping card that lets teens buy online without using a conventional credit card. DoughNet.com is also targeting teens with an online financial services site.

32/3,AB/16 (Item 16 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2001 The Gale Group. All rts. reserv.
02342539 SUPPLIER NUMBER: 56535409 (USE FORMAT 7 OR 9 FOR FULL TEXT)
iCANBUY PUTS PRIVACY FIRST. (electronic-commerce site for children and
their parents) (Company Business and Marketing)
InfoWorld, 21, 42, 37
Oct 18, 1999
ISSN: 0199-6649 LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 384 LINE COUNT: 00034

32/3,AB/17 (Item 17 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

(c) 2001 The Gale Group. All rts. reserv.

06753011 Supplier Number: 56471776

TEENS' ONLINE SHOPPING OPTIONS.

Young, Vicki M.

WWD, p13

Oct 14, 1999

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 1260

32/3,AB/20 (Item 20 from file: 621)

DIALOG(R)File 621:Gale Group New Prod.Annou.(R)

(c) 2001 The Gale Group. All rts. reserv.

02190503 Supplier Number: 55991478

RocketCash(TM) Gives Teens Complete E-Commerce Freedom, Allows Kids to Open Free Online Spending Accounts Without Parent Credit Cards.

PR Newswire, p9534

Oct 5, 1999

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 770

32/3,AB/21 (Item 21 from file: 621)

DIALOG(R)File 621:Gale Group New Prod.Annou.(R)

(c) 2001 The Gale Group. All rts. reserv.

02180419 Supplier Number: 55846372

E-Commerce for Teen Tastes and Dollars, and Protecting E-Commerce With An 'Electronic Wallet' Featured on 'Business Now' at 11 A.M., Sunday September 26th on KGO-TV, Channel 7.

PR Newswire, p2145

Sept 23, 1999

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 426

32/3,AB/23 (Item 23 from file: 267)

DIALOG(R)File 267:Finance & Banking Newsletters

(c) 2001 The Dialog Corp. All rts. reserv.

04555069

eCHARGE ONLINE CREDIT OFFERS CONSUMERS SECURITY BLANKET

CREDIT RISK MANAGEMENT REPORT

August 23, 1999 GE VOL: 9 ISSUE: 16 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: PHILLIPS BUSINESS INFORMATION

LANGUAGE: ENGLISH WORD COUNT: 544 RECORD TYPE: FULLTEXT

32/3,AB/24 (Item 24 from file: 621)

DIALOG(R)File 621:Gale Group New Prod.Annou.(R)

(c) 2001 The Gale Group. All rts. reserv.

02153072 Supplier Number: 55522963

DoughNET.com First to Integrate Online Banking and Spending On the Web -- And It's Just for Teens.

Business Wire, p0156

August 23, 1999

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 897

32/3,AB/25 (Item 25 from file: 621)
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)
(c) 2001 The Gale Group. All rts. reserv.
02138665 Supplier Number: 55347901
Two Industry Leaders, iCanBuy.com and beenz.com Team Up to Provide Innovative Benefits for Families; Parents can redeem beenz at iCanBuy; Partnership Keeps Kids in Safe Environment.
Business Wire, p1420
August 4, 1999
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 655

32/3,AB/29 (Item 29 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2001 Resp. DB Svcs. All rts. reserv.
02545120
Bank, Website Team To Chase Teens
(Chase Manhattan Bank will back an effort by RocketCash Corp to target a new e-commerce project aimed at Generation Y)
Credit Union Journal, v III, n 28, p 57
July 14, 1999
DOCUMENT TYPE: Journal (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 471

32/3,AB/32 (Item 32 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2001 The Gale Group. All rts. reserv.
06422653 Supplier Number: 54936592
3 Start-Ups Put Electronic Wallets in Kids' Hands.
Souccar, Miriam Kreinin
American Banker, v164, n116, p14
June 18, 1999
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 777

32/3,AB/35 (Item 35 from file: 621)
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)
(c) 2001 The Gale Group. All rts. reserv.
01898521 Supplier Number: 54880610
Intuit Selects RocketCash as Teen Spending Resource for Quicken.com.
PR Newswire, p8996
June 15, 1999
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 728

32/3,AB/38 (Item 38 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2001 Resp. DB Svcs. All rts. reserv.
02473624
RocketCash Targets Teens With Secure E-Commerce
(RocketCash Corp., has launched an e-commerce Website aimed at teenagers

using parent-approved accounts to purchase goods)
Newsbytes News Network, p N/A
June 01, 1999
DOCUMENT TYPE: Journal (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 429

32/3,AB/40 (Item 40 from file: 20)
DIALOG(R)File 20:World Reporter
(c) 2001 The Dialog Corporation. All rts. reserv.
05561644

RocketCash(TM) Opens Door to Teen e-Commerce; Gives Kids Freedom to Shop Online Without Credit Cards

PR NEWSWIRE
June 01, 1999
JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 1107

Top e-Commerce Merchants - Including Amazon.com, eToys, and iTurf's dELiAs.com - Extend Reach to Untapped Teen Internet Market; Unique Technology Enables Parents to Control When, Where & How Much Teens Spend

32/3,AB/41 (Item 41 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2001 Resp. DB Svcs. All rts. reserv.
02507943

Internet Marketers Offer Kids Online Sales Access
(iCanBuy.com Inc (San Francisco) has introduced a web-based debit account service for youth and their parents)
Card Marketing, v 3, n 6, p 1+

June 1999
DOCUMENT TYPE: Journal ISSN: 1095-6263 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 856

ABSTRACT:
iCanBuy.com Inc (San Francisco) has introduced a web-based debit account service for youth and their parents. Parents' credit cards are used to deposit money in virtual debit accounts through which their children can purchase at 35 online retailers. iCanBuy.com distributes e-mail newsletters and will sponsor a rock tour with a new retailer. According to a study by Find/SVP, children 5-14 years old spend \$27 bil/yr, influencing the spending of another \$117 bil/yr. US teenager spending is worth \$141 bil.

32/3,AB/44 (Item 44 from file: 20)
DIALOG(R)File 20:World Reporter
(c) 2001 The Dialog Corporation. All rts. reserv.
04759107

New Web site lets kids use parents' credit cards: It might come to Canada: But don't panic - this electronic wallet comes with a latch

DAVID AKIN

FINANCIAL POST, p01

March 25, 1999

JOURNAL CODE: FFP LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 463

Analysts say a new Web site that lets kids shop online with their parents' credit card is a good idea, but it might be a bit ahead of its time. iCanBuy.com went live on Friday, offering preteens who can't get a

credit card the chance to buy stuff at such online retailers as Outpost.com, American Eagle Outfitters, FogDog Sports, and Justballs!

32/3,AB/45 (Item 45 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2001 Resp. DB Svcs. All rts. reserv.
02381967

Web Shopping Service Targets Kids

(Blackbox Internet Group launching iCanBuy.com, a Web commerce site aimed at kids; there are 16 mil kids and teens online)

Interactive Week, v 6, n 8, p 40

February 22, 1999

DOCUMENT TYPE: Journal ISSN: 1078-7259 (United States)

LANGUAGE: English RECORD TYPE: Abstract

ABSTRACT:

ACW/lely
Blackbox Internet Group plans to launch iCanBuy.com, a Web commerce site aimed at kids, on 3/1/99. Besides being an e-commerce site, iCanBuy.com will also act as a Web portal site for kids. Since most kids don't own their own credit card, iCanBuy.com will allow parents to set up an online debit account. Money will be automatically deducted from the account whenever a purchase is made from one of the site's merchant partners. Parents can deposit a lump sum into the debit account or set up an allowance system that will automatically deposit a set amount into the account at set intervals by charging to the parent's credit card. The technology also lets parents set limits on the dollar amount of goods, types of goods and which merchants their child can buy from. Parents will be able to review their child's account at any time and change its settings. Kids aged 4 to 18 years spend about \$130 bil on goods and services every year, according to R Paul Herman, chief executive officer of Blackbox. There are 16 mil kids and teens online, according to Cyber Dialogue. Forty percent of the 3.5 mil teens online in 1999 will buy something via the Internet, according to Emarketer. That figure will rise to 61% in 2000, when there will be 7.5 mil teens online. The number of kids online will grow at a compound annual growth rate of 57% through 2002, according to Jupiter Communications.

32/3,AB/46 (Item 46 from file: 624)
DIALOG(R)File 624:McGraw-Hill Publications
(c) 2001 McGraw-Hill Co. Inc. All rts. reserv.
00992257

SHAPE UP, KID, OR I'LL DELETE YOUR ALLOWANCE

Business Week February 22, 1999; Pg 138F; Number 3617

Journal Code: BW ISSN: 0007-7135

Section Heading: Bits & Bytes

Word Count: 182 *Full text available in Formats 5, 7 and 9*

BYLINE:

Jeanette Brown

EDITED BY HEATHER GREEN

32/3,AB/47 (Item 47 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2001 Resp. DB Svcs. All rts. reserv.
02354041

New Web Site Allows Children To Spend Online

(The online shopping site iCanBuy.com has been launched targeting young shoppers)

Newsbytes News Network, p N/A

January 26, 1999

DOCUMENT TYPE: Journal ISSN: 0983-1592 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 446

32/3,AB/54 (Item 54 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2001 The Gale Group. All rts. reserv.
03586609 Supplier Number: 47428631
How Will Kids Pay Online?
Digital Kids Report, pN/A
June 1, 1997
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 1729

File 9:Business & Industry(R) Jul/1994-2001/Dec 03
File 15:ABI/Inform(R) 1971-2001/Dec 04
File 16:Gale Group PROMT(R) 1990-2001/Dec 03
File 20:World Reporter 1997-2001/Dec 04
(c) 2001 The Dialog Corporation
S1 7 ALLOWANCE(S) (CHILD OR CHILDREN) (S)CREDIT(S)DEBIT(2W)CARD? ?
S2 5 RD (unique items)

2/8/2 (Item 2 from file: 9)
DIALOG(R)File 9:(c) 2001 Resp. DB Svcs. All rts. reserv.
02878946 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Visa-Branded Teen Cards Emerge, As Do Choices
July 10, 2000
WORD COUNT: 1506
COMPANY NAMES: COBALTCARD; POCKETCARD; VISA USA INC
INDUSTRY NAMES: Financial services; Payment cards
PRODUCT NAMES: Prepayment smart cards (367933); Credit and debit cards
(614200)
CONCEPT TERMS: All company; All market information; E-Commerce; Industry
forecasts; Sales; Users; Youth market
MARKETING TERMS: All product marketing; Cobranding
GEOGRAPHIC NAMES: North America (NOAX); United States (USA)

2/3,AB/3 (Item 3 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2001 Resp. DB Svcs. All rts. reserv.
02601896
Cambridge, Mass., Firm Announces Plan to Bring Children into E-Commerce
(Iconomy.com (Cambridge, MA) and iCanBuy.com (San Francisco) will jointly
offer on-line retail sites for teens that can be monitored and regulated
(in terms of money to be spent and nature of products) by parents)
Boston Globe , p N/A
September 29, 1999
DOCUMENT TYPE: Regional Newspaper ISSN: 0743-1791 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1335
ABSTRACT:
Cambridge-based Iconomy.com is expected to announce a strategic alliance
this week that may make it easier for children and teens to buy books, CDs,
and other items on line. Goodness knows kids buy enough merchandise in the

real world these days -- consumers in the 12-to-19 age group spent \$141 billion in 1998, according to Teen Research Unlimited. But while teens may spend as much time on the Internet as they do at the mall, only a fraction of their money goes to e-commerce Web sites. That's because Web purchases are mostly made with a credit card, something most young folks don't have. Now, just in time for the holidays, several companies, including Iconomy.com, have come up with ways that could transform teens and children into on-line big spenders. For good or ill, West Coast outfits such as RocketCash and DoughNet are already offering parents a way to give their children an Internet spending allowance, a sort of on-line debit -card account that would let their children shop the Web. Looking to do something similar, Iconomy.com is teaming up with iCanBuy.com of San Francisco. In simple terms, iCanBuy has technology that enables parents to create on-line debit cards for their children , and Iconomy.com provides retail Web space where young consumers can use those debit cards to make parentally approved purchases. For Iconomy.com, the deal is the latest for a company looking to find its niche by creating customized on-line stores for established content Web sites. Under the deal with iCanBuy, retail sites will be screened so some items may be off-limits, says iCanBuy chief executive Paul Herman. "You won't necessarily be able to get the 'South Park' CD," he says, referring to a controversial TV show and movie. When opening debit-card accounts, parents can set guidelines for what children may buy and how much they can spend, he says. Some parents may permit a 17-year-old son to buy certain rap CDs, but bar their 12-year-old from shopping the on-line music store's R-rated aisle. Despite the fact that an estimated 18 million young Americans are wired to the Internet, analysts are unsure how many of them will take advantage of alternative-payment methods.

File 350:Derwent WPIX 1963-2001/UD,UM.&UP=200170

File 344:CHINESE PATENTS ABS APR 1985-2001/Oct

File 347:JAPIO OCT 1976-2001/Aug(UPDATED 011203)

File 371:French Patents 1961-2001/BOPI 200147

Set	Items	Description
S1	160	(E OR ELECTRONIC) ()WALLET? ?
S2	1062014	ONLINE OR ELECTRONIC
S3	28308	SPENDING OR CREDIT OR DEBIT OR SHOPPING
S4	174434	ACCOUNT? ? OR CARD? ?
S5	1379	DEPOSIT(S)AUTOMATIC? ?
S6	1522930	COMPUTER OR COMPUTERIZED OR ONLINE OR ELECTRONIC
S7	214	FUNDS(N)TRANSFER????
S8	1744	THIRD() (PARTY OR PARTIES)
S9	33441	TEEN? ? OR TEENAGER? OR CHILD OR CHILDREN OR KID? ? OR ADOLESCENT? OR YOUTH
S10	22385	SPENDING OR CREDIT OR DEBIT
S11	184	S1 OR S10()S4 AND S2 AND S8:S9
S12	25539	S8:S9/TI,DE OR S1/TI,DE OR S10/TI,DE
S13	107	S11 AND S12
S14	107	IDPAT (sorted in duplicate/non-duplicate order)
S15	93	IDPAT (primary/non-duplicate records only)
S16	28	(S1 OR S10()S4) AND S2 AND S8:S9
S17	13	S16 NOT S13

15/3,AB/2 (Item 2 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014124038

WPI Acc No: 2001-608248/200170

Related WPI Acc No: 2001-608250

XRPX Acc No: N01-454140

Electronic wallet for electronic commercial transaction, contains list of data entries, where each entry corresponds to purse which receives tokens from other purses

Patent Assignee: THOMSON MULTIMEDIA (THOH); LAURENT C (LAUR-I); LELIEVRE S (LELI-I); TANG-TALPIN Y (TANG-I)

Inventor: LAURENT C; LELIEVRE S; TANG-TALPIN Y

Number of Countries: 026 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 1132873	A1	20010912	EP 2000400606	A	20000307	200170 B
US 20010021927	A1	20010913	US 2001798739	A	20010302	200170

Priority Applications (No Type Date): EP 2000400606 A 20000307

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
EP 1132873	A1	E	17 G07F-007/08	

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT
LI LT LU LV MC MK NL PT RO SE SI

US 20010021927 A1 G06F-017/60

Abstract (Basic): EP 1132873 A1

Abstract (Basic):

NOVELTY - A server and the clients connected through a local network, are capable of conducting electronic business transaction on internet (40). Several smart cards (31-3p) contain tokens of respective clients. The server contains a list of data entries, where each entry corresponds to a purse which receives tokens from other purses.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (a) Purse registration process;
- (b) Tokens deposition process;
- (c) Tokens reception method

USE - For performing electronic commercial and business transactions using internet.

ADVANTAGE - The electronic wallet is family oriented, thereby allows children to participate to e-commerce by having their own purse for micro payment transactions.

DESCRIPTION OF DRAWING(S) - The figure shows the general architecture of electronic wallet .

Smart cards (31-3p)

Internet (40)

pp; 17 DwgNo 1/10

15/3,AB/19 (Item 19 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2001 Derwent Info Ltd. All rts. reserv.

013733906

WPI Acc No: 2001-218136/200122

XRPX Acc No: N01-155523

Provision of electronic debit card compatible with existing network of credit cards involves dividing main account into sub-accounts one of which is provided with credit balance upon pre-payment from customer

Patent Assignee: NAMESAFE.COM INC (NAME-N)

Inventor: GRILL J; KOPPEL A; OYAKAWA J

Number of Countries: 092 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200103033	A1	20010111	WO 2000US17818	A	20000628	200122 B
AU 200062012	A	20010122	AU 200062012	A	20000628	200125

Priority Applications (No Type Date): US 99346317 A 19990702

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200103033 A1 E 21 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW

AU 200062012 A G06F-017/60 Based on patent WO 200103033

Abstract (Basic): WO 200103033 A1

Abstract (Basic):

NOVELTY - A main account provided through a participating financial institution is divided into sub-accounts. One of the sub-accounts is provided with a credit balance upon receipt of a pre-payment from a customer, with the credit balance not exceeding the amount of pre-payment, to produce a pre-paid sub-account accessible by the customer and a designated third party by issuing an electronic debit card.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for a system for providing an electronic debit card which is compatible with an existing network of credit cards.

USE - For providing anonymous, widely accepted electronic money for electronic commerce.

ADVANTAGE - Uses existing payment infrastructures rather than proprietary payment system or separate billing contract with each internet service provider. Provides a type of electronic cash for persons who do not have credit cards, which can be used anonymously, which can be used for small purchases particularly between individuals and whose susceptibility to fraud is limited to amount predetermined by user.

DESCRIPTION OF DRAWING(S) - The figure shows an overview of the interactions among four entities involved with the electronic debit card.
pp; 21 DwgNo 1/10

15/3,AB/24 (Item 24 from file: 350)

DIALOG(R) File 350:Derwent WPIX

(c) 2001 Derwent Info Ltd. All rts. reserv.

013650807

WPI Acc No: 2001-135019/200114

Integrated electronic wallet system and method for electronic commerce using the same - NoAbstract

Patent Assignee: KOREA TELECOM (KOTE-N)

Inventor: CHANG S S; KIM C G; PARK S B; SONG I J

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2000033930	A	20000615	KR 9851000	A	19981126	200114 B

Priority Applications (No Type Date): KR 9851000 A 19981126

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

KR 2000033930 A G06F-017/60

15/3,AB/32 (Item 32 from file: 350)
DIALOG(R) File 350:Derwent WPIX
(c) 2001 Derwent Info Ltd. All rts. reserv.
013407012
WPI Acc No: 2000-578950/200054
XRPX Acc No: N00-428450

Electronic transaction executing method involves providing service for supervising access to funds in service account by minor, executing binding transactions with third party on behalf of minor

Patent Assignee: ZOWI.COM (ZOWI-N); ZOWI.COM INC (ZOWI-N)

Inventor: CORSINI F A; KNIGHT K H; SOLOKL D D; SOLOKI D D

Number of Countries: 086 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200036570	A1	20000622	WO 99US25574	A	19991029	200054 B
AU 200016024	A	20000703	AU 200016024	A	19991029	200054
US 6173269	B1	20010109	US 98112852	A	19981216	200104
			US 99288046	A	19990407	

Priority Applications (No Type Date): US 99288046 A 19990407; US 98112852 P 19981216

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200036570	A1	E	42	G07F-007/10	

Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW

AU 200016024 A G07F-007/10 Based on patent WO 200036570

US 6173269 B1 G06F-017/60 Provisional application US 98112852

Abstract (Basic): WO 200036570 A1

Abstract (Basic):

NOVELTY - Funds from existing source account such as saving account, credit card account are transferred to service account held by a financial institution. A service is provided for supervising access to funds in service account by a minor. The minor is enrolled with the service which is capable of executing binding transactions with third party on behalf of the minor.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for electronic transaction executing apparatus.

USE - For executing electronic commercial transactions.

ADVANTAGE - Control and supervision of access to the minor service account can easily be maintained.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of electronic transaction executing apparatus.

pp; 42 DwgNo 1/3

15/3,AB/41 (Item 41 from file: 350)
DIALOG(R) File 350:Derwent WPIX
(c) 2001 Derwent Info Ltd. All rts. reserv.
012979833
WPI Acc No: 2000-151686/200014
XRPX Acc No: N00-112672

Utilization limit management system for IC card with electronic wallet and credit function - has user setting unit which sets up utilization

limit based on total utilization limit of electronic wallet and validity time of card

Patent Assignee: HITACHI LTD (HITA)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2000011059	A	20000114	JP 98169737	A	1998061	200014 B

Priority Applications (No Type Date): JP 98169737 A 19980617

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 2000011059	A	13	G06F-019/00	

Abstract (Basic): JP 2000011059 A

NOVELTY - The user setting unit (121) sets up the card utilization limit based on the total utilization limit of electronic wallet stored in memory (123) and validity time of IC card (100) measured by calender unit (130). The screen display unit (160) displays the balance amount after user set up. DETAILED DESCRIPTION - A credit utilization limit memory (124) stores the utilization limit of credit. The password memory (122) stores the password which confirms the user of the IC card. An interface (150) is used for external connection and power supply (140) is attached to each unit of the IC card system. An INDEPENDENT CLAIM is also included for utilization limit management procedure of IC card.

USE - For managing utilization limit of IC card for accounts setting during goods purchase.

ADVANTAGE - Avoids unwanted expenses for user as the balance amount in IC card is managed with respect to limits of amount retained in the card or card issue company. Inaccurate utilization is prevented because only the user can manage the contents of the IC card. DESCRIPTION OF DRAWING(S) - The figure shows the hardware configuration of IC card with electron wallet function and credit function. (100) IC card; (121) User setting unit; (122) Password memory; (123) Utilization limit memory; (124) Credit utilization limit memory; (130) Calender unit; (140) Power supply; (150) Interface; (160) Screen display unit.

Dwg.1/10

15/3,AB/50 (Item 50 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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012264772

WPI Acc No: 1999-070878/199906

XRPX Acc No: N99-051782

Third party debit card - has output device to supply account holder with file of selected payee and payment amounts and uses input device to supply process instructions from account holder and recipient

Patent Assignee: PICCIALLI M J (PICC-I)

Inventor: PICCIALLI M J

Number of Countries: 026 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9858345	A2	19981223	WO 98US12361	A	19980612	199906 B
US 6044360	A	20000328	US 96585173	A	19960416	200023
			US 97876929	A	19970616	
EP 996921	A2	20000503	EP 98930211	A	19980612	200026
			WO 98US12361	A	19980612	
BR 9809106	A	20000801	BR 989106	A	19980612	200043
			WO 98US12361	A	19980612	

Priority Applications (No Type Date): US 97876929 A 19970616; US 96585173 A 19960416

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes
WO 9858345 A2 E 34 G06K-010/00

Designated States (National): BR CA IS JP NO TR US

Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

US 6044360 A G06F-016/15 CIP of application US 96585173
EP 996921 A2 E G06K-001/00 Based on patent WO 9858345

Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LI LU MC NL PT SE

BR 9809106 A G06K-005/00 Based on patent WO 9858345

Abstract (Basic): WO 9858345 A

A computer processor (12) is coupled to a data storage device (14) such as a memory device and in communication through a phone line (15) with at least 1 input device (16) through which fund transfer command instructions are received and through a phone line (17) with at least 1 output device (18) through which electronic fund transfers are executed. The system also includes an output device (20) for generating a file record containing information on electronic funds transferred to payees.

The system may be a local entirely self-contained internal network of input and output devices under the absolute control of the system operator or may be in communication with an external network of input and output devices, such as banks, credit or ATM networks. An account holder can electronically transfer funds to a third party and then receive an accounting, while limits may be set on the amounts to be transferred.

USE - Transfer of periodic allowance payments by a holder from a pre-established account to a third party recipient

ADVANTAGE - Limiting how money may be spent and receiving of subsequent accounting

Dwg.1/2

15/3,AB/85 (Item 85 from file: 347)

DIALOG(R) File 347:JAPIO

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06444395

ELECTRONIC WALLET
PUB. NO.: 2000-029965 [JP 2000029965 A]

PUBLISHED: January 28, 2000 (20000128)

INVENTOR(s): HAYASHI MASAHIRO
YANO YOSHIHIRO
HANDA TOMIO
HIRANO TANITAKE

APPLICANT(s): DAINIPPON PRINTING CO LTD

APPL. NO.: 10-195565 [JP 98195565]

FILED: July 10, 1998 (19980710)

ABSTRACT

PROBLEM TO BE SOLVED: To validly use electronic money in an IC card by mutually transferring electronic money among plural uses by one IC card.

SOLUTION: This is an electronic wallet set in an IC card which is provided with an arithmetic unit, main memory, read only memory, and non-volatile memory, and this electronic purse is constituted of plural electronic purses A, B, C,... for each use, and provided with settlement means 31, 32, 33,... for realizing the transfer of money among at least one

part of the electronic purses and a settlement managing means 30.
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15/3,AB/86 (Item 86 from file: 347)
DIALOG(R) File 347:JAPIO
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06397302
ELECTRONIC WALLET SYSTEM
PUB. NO.: 11-338953 [JP 11338953 A]
PUBLISHED: December 10, 1999 (19991210)
INVENTOR(s): HAYASHIDA SHOJI
APPLICANT(s): FUJITSU SOKEN KK
APPL. NO.: 10-340157 [JP 98340157]
FILED: November 30, 1998 (19981130)

ABSTRACT

PROBLEM TO BE SOLVED: To make an electronic wallet system possible to be completely cashless.

SOLUTION: This electronic wallet system is constituted of a cashless medium 1 provided with a storage means 11 for storing money amount information and an arithmetic means 12, an automatic transaction terminal equipment 2 provided with a read/write means 2-1 for writing the money amount information to the medium 1, a bank center device 3 provided with a deposit ledger file 31 for storing the money amount information capable of identifying the deposit balance corresponding to plural accounts, a non-settled fund file 32 for storing the money amount information written in the cashless medium 1, a commercial transaction handling origin ledger file 33 for storing the deposit balance corresponding to the accounts for respective commercial transaction handling origins and a medium balance log file 34 for storing the balance lately written in the cashless medium 1 by the automatic transaction terminal equipment 2 and a commercial transaction terminal equipment 4 provided with a register part 44 for inputting a transaction money amount and a sum-up file 42 for summing up and storing the money amount information with the cashless medium 1.

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15/3,AB/92 (Item 92 from file: 347)
DIALOG(R) File 347:JAPIO
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06168914

ELECTRONIC WALLET SYSTEM HAVING DOUBLE WALLETS, IC CARD TO BE USED FOR THE SAME, IC CARD TRANSACTING DEVICE HAVING DOUBLE WALLETS, IC CARD TRANSACTION SYSTEM HAVING DOUBLE WALLETS, AND IC CARD TO BE USED FOR THE IC CARD TRANSACTION SYSTEM

PUB. NO.: 11-110461 [JP 11110461 A]
PUBLISHED: April 23, 1999 (19990423)
INVENTOR(s): NISHIO NOBUHIKO
ASO IZUMI
APPLICANT(s): FUJITSU LTD
APPL. NO.: 09-268891 [JP 97268891]
FILED: October 01, 1997 (19971001)

ABSTRACT

PROBLEM TO BE SOLVED: To improve the usability as a prepaid card and further to make improvable the security, by transferring the deposit money amount from a 1st wallet to a 2nd wallet through personal certification in the case of a transaction using a transfer device but utilizing the utilization money amount for the 2nd wallet without requiring the personal certification in the case of a transaction using a utilizing device.

SOLUTION: The IC card 1 has a double wallet function composed of a 1st high-security wallet 1A requiring a password number and enciphering in the case of the transaction and a 2nd low-security wallet 1B not to require any password number and enciphering in the case of the transaction. A transfer device 2 is in the constitution freely attaching and detaching the IC card 1 and stores the amount transferred through the communication with a center system 3 of a bank or the like in the 1st wallet 1A of the IC card 1. A utilizing device 4 is in the constitution freely attaching and detaching the IC card 1 and provides various services corresponding to the amount stored in the 2nd wallet 1B of the IC card 1.

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File 348:EUROPEAN PATENTS 1978-2001/NOV W04

File 349:PCT FULLTEXT 1983-2001/UB=20011129, UT=20011122

Set	Items	Description
S1	330	(E OR ELECTRONIC) ()WALLET? ?
S2	200127	ONLINE OR ELECTRONIC
S3	50920	SPENDING OR CREDIT OR DEBIT OR SHOPPING
S4	142903	ACCOUNT? ? OR CARD? ?
S5	640	DEPOSIT(S)AUTOMATIC? ?
S6	320610	COMPUTER OR COMPUTERIZED OR ONLINE OR ELECTRONIC
S7	1095	FUNDS(N)TRANSFER????
S8	7627	THIRD() (PARTY OR PARTIES)
S9	28523	TEEN? ? OR TEENAGER? OR CHILD OR CHILDREN OR KID? ? OR ADO- LESCENT? OR YOUTH
S10	889	S1 OR S2()S3
S11	9688	S3()S4
S12	370	S10 AND S11 AND S8:S9
S13	33	S10(S)S11(S)S8:S9
S14	33	IDPAT (sorted in duplicate/non-duplicate order)
S15	33	IDPAT (primary/non-duplicate records only)
S16	106	S2(S)S3(S)S9
S17	32	(S2/TI,DE OR S3/TI,DE OR S9/TI,DE) AND S16
S18	28	S17 NOT S13
S19	28	IDPAT (sorted in duplicate/non-duplicate order)
S20	28	IDPAT (primary/non-duplicate records only)

15/3,AB/4 (Item 4 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00831912

METHOD, SYSTEM AND COMPUTER READABLE MEDIUM FOR WEB SITE ACCOUNT AND
E-COMMERCE MANAGEMENT FROM A CENTRAL LOCATION

PROCEDE, SYSTEME ET SUPPORT LISIBLE PAR UN ORDINATEUR POUR COMPTE DE SITE
WEB ET GESTION DE COMMERCE ELECTRONIQUE A PARTIR D'UNE IMPLANTATION
CENTRALE

Patent Applicant/Inventor:

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10027-5216, US, US (Residence), US (Nationality), (Designated only for: US)

Legal Representative:

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P.C., 4th Floor, 1755 Jefferson Davis Highway, Arlington, VA 22202, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200165511 A2 20010907 (WO 0165511)

Application: WO 2001US6498 20010301 (PCT/WO US0106498)

Priority Application: US 2000186303 20000301; US 2000191550 20000323; US 2000627792 20000727

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 25247

English Abstract

A method, system and computer readable medium for, from a central Web site, performing at least one of registering a user at a destination Web site, logging in a user at a destination Web site, and managing an online financial transaction a destination Web site, including parsing a form Web page of the destination Web site to extract form data fields therefrom; mapping form data fields of a central Web site form to corresponding extracted form data fields of the form Web page of the destination Web site; and using the mapped form data fields to perform at least one of registering a user at the destination Web site, logging in a user at the destination Web site, and managing an online financial transaction of a user at the destination Web site. In another aspect, there is provided a method, system and computer readable medium for managing an online or offline financial transaction of a user, from a central Web site, including generating financial transaction account information for a user based on existing credit or debit card information; gathering from the user one or more limits that are applied to a financial transaction performed based on the financial transaction account information; receiving information indicating that an online or offline financial transaction using the financial transaction account information is in progress, from a source; applying the one or more limits gathered from the user to approve or disapprove the online or offline or online financial transaction that is in progress; and transmitting an approval or disapproval signal to the source based on a result of the applying step.

15/3,AB/5 (Item 5 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00831897

SYSTEM, AND METHOD FOR PREPAID ANONYMOUS AND PSEUDONYMOUS CREDIT CARD TYPE TRANSACTIONS

SYSTEME ET PROCEDE PERMETTANT DES TRANSACTIONS DE TYPE DE CELLES EFFECTUEES PAR CARTE DE CREDIT PREPAYEE ANONYME ET PSEUDONYME

Legal Representative:

GOLDMAN Richard M (agent), Gray Cary Ware & Freidenrich LLP, 400 Hamilton Avenue, Palo Alto, CA 94301-1825, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200165494 A2 20010907 (WO 0165494)

Application: WO 2001US6347 20010227 (PCT/WO US0106347)

Priority Application: US 2000185272 20000228; US 2001794688 20010227

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK

DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR

LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ

TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 11108

English Abstract

Method and system for issuing and using anonymous and pseudonymous prepaid payment cards through the existing credit card and debit card infrastructure.

15/3,AB/26 (Item 26 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
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00769498

METHOD FOR PROVIDING PRE-PAID ANONYMOUS ELECTRONIC DEBIT CARD COMPATIBLE WITH EXISTING NETWORK OF CREDIT CARDS

PROCEDE DE FOURNITURE DE CARTE DE PAIEMENT ELECTRONIQUE ANONYME PREPAYEE COMPATIBLE AVEC LES RESEAUX EXISTANTS DE CARTES DE CREDIT

Legal Representative:

MOLANO Michael A, Sonnenschein Nath & Rosenthal, 685 Market Street, San Francisco, CA 94105, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200103033 A1 20010111 (WO 0103033)
Application: WO 2000US17818 20000628 (PCT/WO US0017818)

Priority Application: US 99346317 19990702

Reviewed
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 5441

English Abstract

As depicted [Fig. 1], an issuer [103] of pre-paid electronic debit cards contracts with an issuing bank [105] for a main account compatible with an existing network of credit cards such as MasterCard or Visa, the main account being divided into sub-accounts. Upon pre-payment by a customer [101], the issuer [103] issues to the customer [101] a prepaid electronic debit card bearing the name of the issuer, for accessing one of the sub-accounts. The card can be issued in purely electronic form and is usable for electronic commerce as though it were the corresponding type of credit card. Purchases are billed to the main account. The customer can receive the card for personal use or send it to a third party, either as a gift or as payment for a purchase.

15/3,AB/32 (Item 32 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
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00493540

VIRTUAL WALLET SYSTEM

SYSTEME DE PORTEFEUILLE VIRTUEL

Patent and Priority Information (Country, Number, Date):

Patent: WO 9924892 A2 19990520

Application: WO 98US24092 19981112 (PCT/WO US9824092)

Priority Application: US 9765291 19971111; US 9881748 19980414

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD
MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US
UZ VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE
CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN
GW ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 9450

English Abstract

The present invention provides apparatus, methods and systems for information and financial banking. Apparatus of the present invention include virtual wallets which allow for information and financial banking including payment mechanisms; identity authentication mechanisms; personal information; and electronic artifacts. Methods and systems of the present invention include information and financial banking methods utilizing virtual wallets. A preferred virtual wallet comprises a locally residing portion and a server residing portion. An interface is provided for communication between the two portions of the wallet.

20/3,AB/1 (Item 1 from file: 348)

DIALOG(R)File 348:EUROPEAN PATENTS

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01302489

Credit card system and method

Kreditkartensystem und -verfahren

Système et méthode pour cartes de crédit

PATENT ASSIGNEE:

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LEGAL REPRESENTATIVE:

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PATENT (CC, No, Kind, Date): EP 1115095 A2 010711 (Basic)

APPLICATION (CC, No, Date): EP 2001201056 990325;

PRIORITY (CC, No, Date): IE 980223 980325; IE 980346 980507; IE 980458
980615; US 92500 P 980713; US 98175 P 980826; US 99614 P 980909; US
235836 990122

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
LU; MC; NL; PT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

RELATED PARENT NUMBER(S) - PN (AN):

EP 1029311 (EP 99912017)

INTERNATIONAL PATENT CLASS: G07F-007/10; G07F-019/00

ABSTRACT EP 1115095 A2

A credit card system (100) is provided which has the added feature of providing additional limited-use credit card numbers (126) and/or cards. These numbers and/or cards can be used for a single transaction, thereby reducing the potential for fraudulent reuse of these numbers and/or

cards. The credit card system finds application to "card remote" transactions such as by phone or Internet (112). Additionally, when a single use credit card is used for "card present" transactions, so called "skimming" fraud is eliminated. Various other features enhance the credit card system which will allow secure trade with the use of elaborate encryption techniques.

ABSTRACT WORD COUNT: 102

NOTE: Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200128	912
SPEC A	(English)	200128	15282
Total word count - document A			16194
Total word count - document B			0
Total word count - documents A + B			16194

20/3,AB/6 (Item 6 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00838899

METHOD, APPARATUS AND PROGRAM FOR ELECTRONIC COMMERCE
PROCEDE, APPAREIL ET PROGRAMME DE COMMERCE ELECTRONIQUE

Patent Applicant/Assignee:

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200171578 A2 20010927 (WO 0171578)

Application: WO 2001GB1275 20010323 (PCT/WO GB0101275)

Priority Application: GB 20006994 20000323

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
CZ DE DK DM DZ EE ES FI GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 4526

English Abstract [no abstract in database]

20/3,AB/8 (Item 8 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00836801

SYSTEMS AND METHODS FOR FACILITATING, MONITORING AND CONTROLLING SHOPPING
SYSTEMES ET PROCEDES PERMETTANT DE FACILITER, DE CONTROLER ET DE COMMANDER
DES ACHATS

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FI (Nationality)
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Legal Representative:

STUART Michael C (agent), Cohen, Pontani, Lieberman & Pavane, Suite 1210,
551 Fifth Avenue, New York, NY 10176, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200169414 A2 20010920 (WO 0169414)

Application: WO 2001IB353 20010312 (PCT/WO IB0100353)

Priority Application: US 2000525087 20000314

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK
DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ
TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 4192

English Abstract [no abstract in database]

20/3,AB/22 (Item 22 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00573197

**METHOD AND APPARATUS FOR EXECUTING ELECTRONIC COMMERCIAL TRANSACTIONS
WITH MINORS**

PROCEDE ET APPAREIL DE REALISATION DE TRANSACTIONS COMMERCIALES
ELECTRONIQUES AVEC DES MINEURS

Patent and Priority Information (Country, Number, Date):

Patent: WO 200036570 A1 20000622 (WO 0036570)

Application: WO 99US25574 19991029 (PCT/WO US9925574)

Priority Application: US 98112852 19981216; US 99288046 19990407

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU
LV MD MG MK MN MW NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA
UG UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ TZ UG ZW AM AZ BY KG KZ MD RU
TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG
CI CM GA GN GW ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 11708

English Abstract

A method and apparatus is provided for executing electronic transactions with teens, especially where such transactions are limited only to those vendors that have been approved by the teen's parents. In one embodiment, a virtual automatic teller machine (VATM) is provided in which funds are transferred from an existing account, such as a saving account, checking account, or credit card account, to an Internet passport account. The VATM account mimics a bank account, i.e. it gives the user the appearance of an ATM machine. Functionally, the VATM allows the user to transfer funds from an existing account into the Internet

passport account. The VATM does this by emulating an ATM machine as it appears to the Automated Clearing House (ACH) system. The ACH system is a separate network from the Internet. Rather than acting as a trustee for a teen account, the invention provides a method and apparatus that allows a merchant to withdraw funds directly from the teen 's account automatically at the time of purchase. In this way, the invention provides a system in which funds are not held, thereby eliminating cash advance fees and liabilities associated with trusteeship. A second embodiment of the invention, a global gift certificate, is provided. The preferred second embodiment of the invention is configured to appear as a debit card to the ACH system. In this regard, the gift certificate thus generated is truly global in that it is accepted anywhere it is presented.

20/3,AB/26 (Item 26 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00546695

APPARATUS FOR AND METHOD OF ELECTRONIC CURRENCY GENERATION, TRANSFER AND REDEMPTION

PROCEDE ET DISPOSITIF DE GENERATION, DE VIREMENT ET DE RACHAT DE MONNAIE ELECTRONIQUE

Patent Applicant/Assignee:

FUISZ Richard C,

Inventor(s):

FUISZ Richard C,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200010068 A2 20000224 (WO 0010068)

Application: WO 99US18356 19990812 (PCT/WO US9918356)

Priority Application: US 98133824 19980813

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 5877

English Abstract

An electronic form of commerce that provides acceptable levels of security while at the same time permitting anonymous electronic transfers of money substitutes, including a new form of electronic currency (3 & 4), new forms of electronic counterfeit protection, a new storage device (20) that may, but which does not have to be, used with this new form of electronic currency (3 & 4), an electronic currency generator (17 & 18) and an apparatus for tracking incoming cash reserves (21).